



HCBD Today

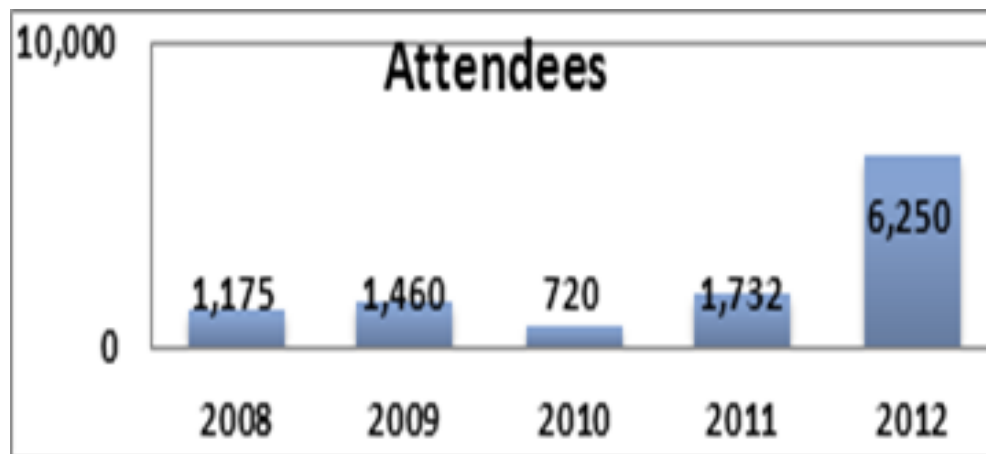
November 2012

www.benefits.mt.gov
benefitsquestions@mt.gov
(800) 287-8266
TTY (406) 444-1421

Annual Change is Over!

The staff of Health Care and Benefits Division traveled the State and spoke with over 6,200 members during Annual Change. Amazing! Thank you for coming to presentations and for asking great questions.

The Annual Change survey is here! There are some **killer** prizes available (Sonicare toothbrush from Delta Dental, \$50 VISA gift card from Allegiance, and many more). Go to <http://www.surveymonkey.com/s/AnnualChangeSurvey2012> to give us your feedback. The survey is now open, and it closes November 19, 2012 at 5:00pm.



Attendees

We were thrilled to see so many people attended an Annual Change presentation. This is a great chance for us to let you know what is new with the health plan. See you next year!



Holidays are Coming

The holidays are right around the corner. Making a list, checking it twice, gonna' find out who's stressed and who's not....

Three areas of our lives often get out of control during the holidays: eating, drinking, and spending.

- ♦ Make a commitment to yourself (***write it down!***) to stay within your budget.
- ♦ Have a healthy snack before going to holiday parties.
- ♦ Offer to be a designated driver - you just might save a life.

VEBA

Time is ticking! Don't panic if you are planning to retire 12/31/2012 but you are not yet in a VEBA group. If you hustle, there is still time. Contact your HR/Payroll contact for your agency to get that ball rolling ***NOW***.

New to VEBA: When you retire with a VEBA, you pay the first month's benefits payment directly to HCBd. Our VEBA administrator reimburses you. The first month you will probably owe your payment several weeks before being reimbursed. After that, most folks have their reimbursement from VEBA arriving at the same time they send their payment to HCBd.



Flu Shots

Have you had a flu shot yet? If you are in the Helena area, you can schedule your flu shot online by going to www.carehere.com and clicking **Appointments** for the Montana Health Center. And wherever you live, you can go to any participating pharmacy (make sure the pharmacy will bill URx directly) and have zero dollars out of pocket.

Finding an In-Network Provider

Cigna

Do you know how to look up your health care provider? Go to www.cigna.com/stateofmontana.

Click on OAP network for Montana residents to check providers in state, or click on OAP network for non-Montana residents for out of state providers.

Delta Dental

What about your dentist? Is he or she in network? Go to www.deltadentalins.com/stateofmontana and click on a network in the top right corner (Premier or PPO).

Tip: Change the default maximum miles willing to travel to 10 or more, and select All Specialties. This will increase your options.

Contest

We'll have a drawing from everyone who submits a response to benefitsquestions@mt.gov to this question by Nov 14, 2012:

During the annual change presentation we showed a slide of soldiers climbing a hill. One of the soldiers was carrying an animal. **What kind of animal was the soldier carrying?**

Prizes to *three* respondents will be mailed by Nov 21, 2012.

Jack Handey Quote

"Sometimes I think you have to march right in and demand your rights, even if you don't know what your rights are or who the person is you're talking to. Then, on the way out, slam the door."